

**COMPLETE LISTING OF CLAIMS**  
**IN ASCENDING ORDER WITH STATUS INDICATOR**

Please rewrite the claims as set forth below by canceling claims 1 to 19, 25, and 28 to 30, amending allowed claims 27 and 28 in minor respects, and adding new claims 31 to 49 in view of the new grounds of rejection, as follows:

1. (Canceled)
2. (Cancelled)
3. (Canceled)
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Cancelled)
11. (Canceled)
12. (Cancelled)
13. (Canceled)
14. (Canceled)
15. (Canceled)
16. (Canceled)
17. (Canceled)
18. (Canceled)
19. (Cancelled)
20. (Canceled)
21. (Canceled)

22. (Canceled)

23. (Canceled)

24. (Canceled)

25. (Canceled)

26. (Amended) A method for executing cashless transactions, the method comprising:

providing a portable electronic device having a portable device memory that stores a predetermined cash value;

providing an electronic money terminal having a terminal memory;

bringing the portable electronic device into electronic communication with the electronic money terminal;

deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

storing a transaction amount that represents the predetermined cash value in the terminal memory;

calculating a balance due that represents a difference between the predetermined cash value and the value; [and]

storing the balance due in the terminal memory;

providing [a] an electronic money management system that has a management memory;

uploading the balance due to the electronic money management system;

storing the balance due in the management memory;

collecting a plurality of balances due in the terminal memory;

uploading the plurality of balances due to the electronic money management system during one upload;

sorting each of the plurality of balances due, at the electronic money management system, according to a time zone in which each balance due was transacted;

deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and

dispatching, from the electronic money management system, payment amounts to the electronic money terminal.

27. (Amended) A method for executing cashless transactions, the method comprising:

providing a portable electronic device having a portable device memory that stores a predetermined cash value;

providing an electronic money terminal having a terminal memory;

bringing the portable electronic device into electronic communication with the electronic money terminal;

deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

storing a transaction amount that represents the predetermined cash value in the terminal memory;

calculating a balance due that represents a difference between the predetermined cash value and the value; [and]

storing the balance due in the terminal memory;

providing [a] an electronic money management system that has a management memory;

uploading the balance due to the electronic money management system;

storing the balance due in the management memory;

periodically verifying authorization of a credit line for a user bearing the portable electronic device by the electronic money management system;

dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step;

storing the authorization code or denial code at the electronic money terminal;

and

authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (New) An electronic money system for executing cashless transactions, comprising:

- a portable electronic device having a portable device memory that stores a predetermined cash value;

- an electronic money terminal having a terminal memory;

- means for bringing the portable electronic device into electronic communication with the electronic money terminal;

- means for deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

- means for storing a transaction amount that represents the predetermined cash value in the terminal memory;

- means for calculating a balance due that represents a difference between the predetermined cash value and the value; and

- means for storing the balance due in the terminal memory;

- an electronic money management system that has a management memory;

- means for uploading the balance due to the electronic money management system;

- means for storing the balance due in the management memory;

- means for collecting a plurality of balances due in the terminal memory;

- means for uploading the plurality of balances due to the electronic money management system during one upload;

- means for sorting each of the plurality of balances due, at the electronic money management system, according to a time zone in which each balance due was transacted;

- means for deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and

- means for dispatching, from the electronic money management system, payment amounts to the electronic money terminal.

32. (New) The electronic money system according to claim 31, wherein the portable electronic device is an information card.

33. (New) The electronic money system according to claim 32, wherein the information card is a contactless-type information card which exchanges the amount data in a contactless manner.

34. (New) The apparatus for executing cashless transactions, comprising:  
a portable electronic device having a portable device memory that stores a predetermined cash value;  
an electronic money terminal having a terminal memory;  
means for bringing the portable electronic device into electronic communication with the electronic money terminal;  
means for deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;  
means for storing a transaction amount that represents the predetermined cash value in the terminal memory;  
means for calculating a balance due that represents a difference between the predetermined cash value and the value;  
means for storing the balance due in the terminal memory;  
an electronic money management system that has a management memory;  
means for uploading the balance due to the electronic money management system;  
means for storing the balance due in the management memory;  
means for periodically verifying authorization of a credit line for a user bearing the portable electronic device by the electronic money management system;  
means for dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step;  
means for storing the authorization code or denial code at the electronic money terminal; and  
means for authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

35. (New) The electronic money system according to claim 34, wherein the portable electronic device is an information card.

36. (New) The electronic money system according to claim 35, wherein the information card is a contactless-type information card which exchanges the amount data in a contactless manner.

37. (New) The electronic money system according to claim 34, wherein the authorization allows the transaction to be completed on the credit line.

38. (New) An electronic money system according to claim 34, wherein the electronic money terminal has a personal identification function.

39. (New) An electronic money systems, comprising:  
an electronic money management system having a management memory;  
an electronic money terminal portion having a terminal memory and adapted to electrically communicate with a portable electronic device to deduct a value that exceeds a predetermined cash value from the portable device memory;

wherein the electronic money terminal portion stores a transaction amount that represents the predetermined cash value in the terminal memory, calculates a balance due that represents a difference between the predetermined cash value and the value deducted, and stores the balance due in the terminal memory;

wherein the electronic money terminal portion is adapted to upload the balance due to the electronic money management system for being stored in the management memory of the electronic money management system;

wherein the electronic money management system periodically verifies authorization of a credit line for a user bearing the portable electronic device, dispatches an authorization or denial code to the electronic money terminal, and stores an authorization code or denial code at the electronic money terminal; and

wherein the electronic money management system is adapted to base its authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

40. (New) The electronic money system according to claim 39, wherein the portable electronic device is an information card.

41. (New) The electronic money system according to claim 40, wherein the information card is a contactless-type information card which exchanges the amount data in a contactless manner.

42. (New) The electronic money system according to claim 39, wherein the balance due processing means processes the balance due to be paid on credit.

43. (New) The electronic money system according to claim 39, wherein the authorization allows the transaction to be completed on the credit line.

44. (New) The electronic money system according to claim 39, wherein the electronic money terminal has a personal identification function.

45. (New) The electronic money system according to claim 39, wherein the electronic money management system records date and time of the transaction.

46. (New) The electronic money system according to claim 27, wherein the portable electronic device is an information card.

47. (New) The electronic money system according to claim 46, wherein the information card is a contactless-type information card which exchanges the amount data in a contactless manner.

48. (New) The electronic money system according to claim 27, wherein the authorization allows the transaction to be completed on the credit line.

49. (New) An electronic money system according to claim 27, wherein the electronic money terminal has a personal identification function.